

LISTING OF THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Previously Presented) An asset tracking, managing and servicing system, comprising:

a user-referenced subsystem including, for each of a plurality of users, a respective asset and relationship tracking repository database operable to store data records relating to user-based assets or user-based information, and further including a records associator and a request processor;

a plurality of at least one of a service and product, vendor-referenced, databases comprising at least one of a service and product, vendor-referenced data records which constitute data records describing vendor-referenced services or products, the at least one of a service and product, vendor-referenced data records comprising at least one of service and product information; and

a control and communication subsystem that causes interactions between asset and relationship tracking repository data records that are user-referenced and the at least one of a service and product, vendor-referenced data records that are vendor-referenced, in a manner that creates current user information, including via interactions initiated by vendors, and enables tracking the user-based assets and managing servicing for the user-based assets for each of the plurality of users.

2. (previously presented) The system of claim 1, further including a facility associated with the user-referenced subsystem which groups selected items from the asset and relationship tracking repository data records into groups of records.

3. (previously presented) The system of claim 1, in which the asset and relationship tracking repository data records include asset-related information.

4. (original) The system of claim 3, in which the asset-related information is comprised of one or more data items selected from an information data group consisting of: warranties; periodic maintenance; payment schedules; payment history; proof of ownership of assets; proof of purchase; product recall data; tax related information; installment payment dates; expiration dates; renewal dates; expenditure history; and next mandated maintenance date.

5. (original) The system of claim 3, in which the asset-related information is comprised of one or more data items selected from an information data group consisting of: time and date of transactions; vendor; personal data of purchaser; addressing information of recipient; personal demographic information about purchaser or recipient; generic description of an asset; contract terms and conditions; entity purchased from; and contact information.

6. (original) The system of claim 5, in which the data items also include transaction type information including: purchase, rental, lease, and contract signing.

7. (original) The system of claim 1, in which the user-referenced subsystem further includes a security controller.

8. (previously presented) The system of claim 7, in which the security controller is operable to set a variety of authorization levels that determine and select those asset and relationship tracking repository data records to which the request processor shall have access.

9. (previously presented) The system of claim 8, in which the authorization levels are based on criteria selected from a criteria group that consists of: a user identifier; a requestor personal identification number; type of access rights granted; data that pertains to assets associated with a requestor; transaction code; asset and relationship tracking repository data record category; and vendor class.

10. (previously presented) The system of claim 1, in which the asset and relationship tracking repository data records are encrypted.

11. (previously presented) The system of claim 1, the asset and relationship tracking repository data records including personal preference information.

12. (original) The system of claim 7, in which the security controller enables communication via a trusted agent.

13. (original) The system of claim 1, in which the request processor includes a facility that enables the user-referenced subsystem to respond to unsolicited requests for detailed information about assets.

14. (original) The system of claim 1, in which the request processor receives a request for information from remote computing facilities.

15. (original) The system of claim 1, in which the request processor assigns a unique transaction number to each request.

16. (original) The system of claim 1, in which the request processor develops a history of transactions.

17. (previously presented) The system of claim 1, in which the records associator is a facility that automatically establishes associations between asset and relationship tracking repository data records of various types, based on a set of criteria.

18. (original) The system of claim 17, in which the records associator tentatively

establishes associations at the time a transaction is made.

19. (original) The system of claim 17, including an inference engine and in which the criteria for the records associator are developed by the inference engine which is a software component of the records associator that analyzes consumers transactions as they occur, to derive likely associations.

20. (original) The system of claim 17, further including a user rule facility which is referenced by the records associator to develop rules of association.

21. (previously presented) The system of claim 1, further including an editor or viewer in the user-referenced subsystem through which users access the asset and relationship tracking repository data records for the purposes of editing and viewing the same.

22. (previously presented) The system of claim 1, further comprising an individual best coordinator, which is a process that provides decision support to a user based on a current transaction and current assets in the user's asset and relationship tracking repository database.

23. (previously presented) The system of claim 22, in which the individual best coordinator is operable on the basis of heuristics and rules established by the user and an analysis engine.

24. (previously presented) The system of claim 1, in which the user-referenced subsystem comprises a computer/software construct that is resident on a user's computer.

25. (original) The system of claim 1, in which the user-referenced subsystem comprises a computer/software construct that is resident on the Internet.

26. (previously presented) The system of claim 1, in which the user-referenced subsystem comprises a computer/software construct that is resident on a private database located outside of the user's individual computer.

27. (original) The system of claim 1, further including a facility that enables user-to-user communications.

28. (original) The system of claim 1, further including a facility that enables user-to-vendor communications and the transference of information from vendor-based databases to users at the request of users.